

FAMILY

I N D E P E N D E N C E



PROGRAM

**STATE OF MICHIGAN
FAMILY INDEPENDENCE AGENCY**

FAMILY INDEPENDENCE PROGRAM

What is the Family Independence Program (FIP)?

FIP is a program of the Michigan Family Independence Agency (FIA) to provide cash assistance to families in need. On a **temporary** basis, FIP helps to pay for living expenses such as shelter, heat, utilities, clothing, food and personal care items. Because there is a maximum amount that can be given the cash benefits probably **cannot** cover all of your bills.

To receive these benefits, you must take responsibility for your actions and do everything you can to support yourself and your family.

This brochure explains the basic FIP policies but does not explain all of them completely. Some policies also change from time to time.

Contact your local FIA office to find out about the current rules and services.

GETTING AHEAD BY WORKING

It really pays to be employed, even while you receive assistance:

- The first \$200 you make each month is **not counted**. Also, 20 percent of your earnings over \$200 is not counted.

- There is no limit on the number of hours you can work. The more hours, the better off financially your family will be.
- If you need **child care** to work, FIA may be able to help.
- The federal **Earned Income Credit (EIC)** reduces your taxes and can put more money in your paycheck. EIC money is **not counted**.
- When your earnings become so high that you no longer need FIP, you may still qualify for **child care and Medicaid** coverage.

WHO MAY RECEIVE FIP BENEFITS?

Children and their financially needy parent(s) or a close relative they live with may be eligible for FIP.

You must be a citizen of the United States, an alien lawfully admitted for permanent residence, or a refugee. Contact your local office for further information.

You must live in Michigan and intend to make Michigan your home.

You or a member of your household may not receive cash welfare payments from another state or receive SSI at the same time you receive FIP from Michigan.

Children must be under the age of 18, or age 18 or 19 and attending high school full time and expected to graduate before turning 20.

ARE MINOR PARENTS ELIGIBLE FOR FIP?

Minor parents (unmarried persons under age 18 whose children live with them) must meet two extra conditions to receive FIP benefits:

- The minor must live in the home of a parent, stepparent or legal guardian. When a minor claims and the Agency agrees that no such home is suitable, then s/he must live with another adult whose home FIA approves.
- Minor parents who have not completed high school must attend school full time.

WHAT MUST I DO TO RECEIVE FIP BENEFITS?

Within 10 days after you apply for FIP benefits, you **must** attend a general and individual orientation session conducted by FIA and the Michigan Works! Agency. If you do not attend, FIP will be denied and your family will not receive any cash benefits.

Staff at the session will explain what is required of you: to prepare yourself for work, to find a job, obtain day care, to pursue child support, and to make available any other resource that can help pay your bills.

After that session, FIA staff will assist you to design and carry out a "Personal Responsibility Plan and Family Contract".



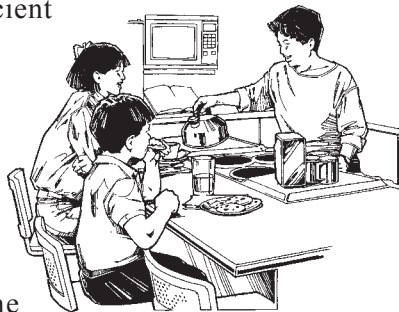
WHAT IS THE CONTRACT?

It is your plan to achieve self-sufficiency. The contract is between you, the FIA and your community. This means you must spend at least 20 hours each week in one or more of the following activities that strengthen your family:

- Employment.
- Job seeking (for example, through the Work First program).
- Other activities concerning employment.
- School or vocational training.
- Functions related to school (for example, Head Start).
- Classes on social and parenting skills.
- Social Services to overcome personal or family problems.
- Other activities that meet your contract.

FIA will help you design a contract with realistic goals. When you sign the contract, you will be agreeing to help your family become self-sufficient as soon as possible.

WORK FIRST AND OTHER EMPLOYMENT-RELATED ACTIVITIES



You **must** take part in the Work First program or other employment-related activities if assigned. This will help you find a job right away or develop needed job skills.

When you are assigned, you will get help with transportation, child care or other needs related to employment and training.

If you fail to participate and do not have a good reason, your FIA benefits can be **reduced or cancelled**.

WHAT ABOUT CHILD SUPPORT?

If the other parent of your child (non-custodial parent) does not live with you, you should do everything possible to obtain child support. Child support will help you financially support your children.

Child support is about personal responsibility — putting children first and supporting families. Child support is the emotional and financial support provided by the non-custodial parent for support of his or her child. Support can include child support, spousal support (alimony), medical, dental and other health insurance expenses, childcare and educational expenses.

Establishing paternity (a legal relationship between a father and his child) for a child born to an unwed mother is the first step in securing a child support order. When paternity is established, the child has access to a complete medical history from the families of both parents, inheritance rights, and insurance including medical, Social Security, veteran's or other benefits.

If you are the custodial parent who is receiving public assistance, you must assign some or all of your child support to the state to offset the money the state pays to support you and the child. Your county child support office will provide you with information about your specific situation.

WILL THE INFORMATION I GIVE BE KEPT SECRET?

Yes, in most situations your case record must remain confidential. Agency staff, police, and public officials from other agencies review FIP case information when that is necessary to do their jobs. FIA must also release some of the information when it is ordered by a court.

No one from the general public may see your case record without your permission. If such a person makes a request in

writing about your case, FIA staff must confirm only your name and the amount of FIP you receive. Even that information is kept secret if you tell us in writing that releasing it might put you or your child at risk of being abused.

With a few limitations, you may review your own case in an FIA office. You may not take the case record with you, but you may have a copy of any materials you request. You may also mail in a request for specific information in the record.

HOW IS A FIP GRANT CALCULATED?

Your monthly income is compared to the amount FIA can pay toward your family’s needs. This determines the amount of your FIP grant.

Remember, **you must report any new job or change in your income** to the local FIA office. If you fail to report it, you will have to repay the Agency all of the FIP benefits you were not eligible to receive. Further, you may be **prosecuted** for fraud. Please read carefully the sections titled “What If Things Change?” and “Fraud” in this pamphlet.

WHAT INCOME IS COUNTED?

- Wages.
- Self-employment earnings.
- Rental income.
- Child support.
- Social Security Benefits.
- Veterans benefits.
- Training income.
- Pensions.

Some types of income are not counted, for example, educational benefits and earnings of a student under age 18.

IS THERE A LIMIT ON ASSETS?

Family assets cannot be more than \$3,000 to be eligible for FIP. **FIA must count assets** such as:

- Bank and credit union accounts.
- Cash value of life insurance.
- Money in retirement plans.
- Money in a trust.

SOME ASSETS ARE NOT COUNTED, SUCH AS:

- Your home.
- Property that you own but do not live on.
- Personal belongings.
- Motor vehicles.
- Any prepaid funeral contract (if the contract cannot be broken) and a burial space for each member of your family.
- Individual Development Account (I.D.A.).



HOW DO I APPLY FOR FIP?

Contact the FIA office that serves the county where you live. The address and phone number are in the phone book under: MICHIGAN STATE OF - FAMILY INDEPENDENCE AGENCY.

FIA staff will explain the FIP program, answer your questions, and help you fill out the application. If you need help with sign language or another language, FIA can arrange that help.

The other parent of your child may be living elsewhere. If so, you must give information about him or her and cooperate in getting child support and medical support. FIA will determine that person's ability to provide support.

WILL I NEED PROOF?

You must give proof of:

- The amount of income you receive.
- The cash assets you own.
- Full-time school attendance of children age 16 and over.
- Any other factor that affects your eligibility or the amount of benefits.

We need proof of your alien status if you are not a U.S. citizen. If you are unable to get proof of some items, FIA staff will help you.

DO I NEED A SOCIAL SECURITY NUMBER?

All persons applying for assistance must tell us your Social Security number. We must see your Social Security card or other proof. If you do not have one, we will help you get one.

AFTER I APPLY — WHAT HAPPENS?

We review your family's circumstances, income and assets and decide your eligibility. You are notified of the decision within 45 days from the day you apply. If you are not eligible, you will be told why you are not eligible.



IF I AM ELIGIBLE — WHAT HAPPENS NEXT?

If your needs by FIP standards are more than your net income, and you meet all other requirements, your family will receive a

cash benefit. If you are eligible, you can expect to receive your first payment within 45 days from the date you applied. Payments are made twice a month. The amount of each payment will be one-half of the total monthly benefit. Payment may be in the form of a check or posted to your Electronic Benefit Transfer Account (EBT).

You may spend your money as you wish. However, FIP benefits are intended for your basic needs.

You must participate in employment-related activities as assigned.

WHAT IF THINGS CHANGE?

You must report within 10 days any change in:

- Your address.
- Persons in your home.
- Your place of employment.
- Your income.
- Your cash assets; or
- Anything else that might affect your eligibility.

WHAT IS INCOME REPORTING?

If you start work, you **must report the employment** to the local FIA office.

If you are an employee or self-employed, **you must report changes in your income**. FIA will give you a change report form to fill out and send back in.

REPAYMENT OF ASSISTANCE

If, for any reason, you receive more FIP money than you should have, you may have to repay it.

WHAT IF I THINK THE AGENCY'S ACTIONS ARE WRONG?

Talk with your Family Independence Specialist or with that person's supervisor, the Family Independence Manager. If you still do not agree with the action taken by the Agency, you may request a hearing. A hearing request must be filed within 90 days after FIA notifies you of an action. If we receive it in the first 10 days, your benefits will remain the same until the matter is resolved in a hearing or otherwise. Hearing requests must be in writing. Send your request to your local FIA office.

If the hearing decision says that the Agency was correct, you must repay any overpayment you received because of the hearing request. The amount of the overpayment is the difference between the assistance you should have received and the actual amount you received. Your grant may be lowered so that FIA can get back the money you should not have received.

FRAUD

State and federal laws have penalties for a person found guilty of fraud. Making false statements or failing to report changes is against the law. If evidence shows it to be willful, law enforcement officials will investigate. Anyone who helps another person to obtain FIP benefits by fraud is subject to the same penalties.

Any person who is found guilty of fraud, pleads guilty to fraud, or waives legal rights concerning a charge of fraud will not be eligible to receive FIP for one year the first time and two years the second time. A third fraud means no FIP for life.



WHAT IF I THINK I HAVE BEEN DISCRIMINATED AGAINST?

FIA must obey the federal Civil Rights Act. If you think you are being discriminated against in any part of the Family Independence Program on the basis of race, sex, religion, age, national origin, color, height, weight, marital status, disability, or political beliefs, you should contact the State of Michigan Family Independence Agency, 235 South Grand Avenue, P.O. Box 30037, Lansing, Michigan 48909, and ask for an investigation.

FIA HAS OTHER PROGRAMS AND SERVICES WHICH HELP WITH:

MEDICAL BILLS

Medicaid (MA) helps pay for medically necessary health care such as doctors' visits, hospital calls, health check-ups, immunization (shots), prenatal care, dental care, mental health services, lab and x-ray tests, medicine and medical supplies.

Medicaid must assure necessary transportation. You can get help getting a ride if:

- You do not have a way to get to an from a doctor visit, or
- You do not have a way to get medical items or services that are covered.

In some cases, the rides you need must be approved in advance. If you belong to a health plan, contact your plan. If you do not belong to a health plan, contact FIA.



Some things are not covered under Medicaid, but the Agency can sometimes help you get them in another way. If you are not sure that a certain service can be covered under Medicaid, you should contact the person or agency who provides the medical services.

BUYING FOOD

You may also be eligible for food stamp benefits. You can apply for food stamp benefits when you apply for FIP or any time you decide you want them.

The amount of food stamp benefits you receive depends on your income and the number of persons in your household.

FIA local office staff can tell you more about food stamp benefits.

EMERGENCIES

You may be faced with an emergency involving home repairs, an eviction, utilities or, appliance repair, or a lost or stolen check.

If you have a heat, water, or electricity shut-off notice or are out of fuel, you should apply for State Emergency Relief (SER).

In certain situations such as a fire, natural disaster or threat to a child's safety, SER may also help with home repairs or major purchases such as a new stove or refrigerator. To be eligible you must receive prior approval from the local office.



CHILD CARE

The Child Development and Care (CDC) program helps low income families with child care costs to support employment, education activities and for social and health reasons. Applications are available at your local FIA office.

ASSISTANCE AFTER YOU GET A JOB

When you become employed and earn too much to receive FIP, you may still get help with medical expenses and child care costs. Families usually get Transitional Medicaid and the Child Development and Care program. Your continued eligibility for child care after 12 weeks is based on your income and program group size.

WHEN THE ANSWER ISN'T MONEY

Families are often faced with problems besides lack of money. FIA can help you get a handle on problems related to health, education, training, job opportunities, and personal difficulties.



ARE YOU A SINGLE PARENT?

Single parents need special help, and programs are available to meet those needs before and after the child is born. These include education, medical help, referral to other community agencies, and counseling for both mothers and fathers.

FAMILY PLANNING

Medicaid covers family planning needs. Information about family planning methods will be given to any person who wants it. Decisions as to whether to practice family planning or which methods to use are entirely up to each person. Ask FIA, a family planning agency, or your doctor.

OTHER PROBLEMS

Many other services are available. To learn more about the services explained above and others, ask at your local FIA office.



Quantity: 200,000
Cost: \$21,949.50 (.110 ea.)
Authority: FIA Director

The Family Independence Agency will not discriminate against any individual or group because of race, sex, religion, age, national origin, color, height, weight, marital status, political beliefs or disability. If you need help with reading, writing, hearing, etc., under the Americans with Disabilities Act, you are invited to make your needs known to an FIA office in your county.

FIA Publication 179 (Rev. 10-01)
Previous edition obsolete.